

OMEGA CAPITAL CORP.

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 3559198	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$131	\$136	3.7%		
Loans	\$83	\$63	-24.5%		
Construction & development	\$19	\$8	-55.1%		
Closed-end 1-4 family residential	\$27	\$24	-9.0%		
Home equity	\$3	\$2	-41.1%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-54.7%		
Commercial & Industrial	\$10	\$6	-35.6%		
Commercial real estate	\$23	\$20	-11.7%		
Unused commitments	\$5	\$3	-29.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$26	\$47	82.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$8	15.6%		
Cash & balances due	\$2	\$3	34.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$120	\$122	2.2%		
Deposits	\$99	\$105	6.0%		
Total other borrowings	\$20	\$17	-15.5%		
FHLB advances	\$20	\$17	-15.5%		
Equity					
Equity capital at quarter end	\$11	\$13	20.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$4	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	9.4%	--		
Tier 1 risk based capital ratio	12.6%	16.9%	--		
Total risk based capital ratio	13.9%	16.9%	--		
Return on equity ¹	-77.6%	0.0%	--		
Return on assets ¹	-7.0%	0.0%	--		
Net interest margin ¹	4.1%	0.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	36.8%	0.0%	--		
Loss provision to net charge-offs (qtr)	125.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	9.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	25.6%	43.3%	8.8%	0.0%	--
Closed-end 1-4 family residential	9.2%	3.1%	0.5%	0.0%	--
Home equity	0.0%	0.0%	0.5%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.3%	4.2%	1.2%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	8.9%	7.4%	2.3%	0.0%	--